

REMARKS

Applicants have cancelled Claims 17-20 without prejudice. Claims 1-16 and 21 are now pending in this application.

In an Office Action dated October 11, 2005, restriction to one of the following inventions was requested under 35 U.S.C. 121:

Group I: Claims 1-16 and 21 drawn to a method and corresponding system for managing transactional information.

Group II: Claims 17-20 drawn to a method of determining risk associated with transactions stored in a system.

Applicants hereby elect, with traverse, Group I (Claims 1-16 and 21, drawn to a method and corresponding system for managing transactional information).


Applicants expressly reserve the right to the non-elected subject matter including the right to file one or more continuation and/or divisional applications to that subject matter, as now embraced in non-elected Claims 17-20.

CONCLUSION

Claims 1-16 and 21 are now pending and believed to be in proper form for allowance.

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Respectfully submitted,



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